

Information to identify the case:

Debtor 1	<u>Thomas J. Hayes</u>	Social Security number or ITIN	xxx-xx-4698
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 16-21018-CMB			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Thomas J. Hayes

11/15/22

By the court: Carlota M. Bohm
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Thomas J. Hayes
Debtor

Case No. 16-21018-CMB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Nov 15, 2022

User: auto
Form ID: 3180W

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Total Noticed: 31

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 17, 2022:

Recip ID	Recipient Name and Address
db	+ Thomas J. Hayes, 4033 Tall Timber Dr., Allison Park, PA 15101-3043
cr	+ Office of Attorney General, Pennsylvania Department, Office of Attorney General, 5th Floor, Manor Complex, 564 Forbes Avenue, Pittsburgh, PA 15219-2992
14198863	+ Allegheny County Family Division, 621 City County Building, 414 Grant Street, Pittsburgh, PA 15219-2409
14198868	+ Pennsylvania Housing Finance, 211 N. Front St., Harrisburg, PA 17101-1406
14198870	+ Riverside Commerce Center, 120 Coporate Blvd. Ste.100, Norfolk, VA 23502-4952

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Nov 16 2022 04:53:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Nov 15 2022 23:57:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: AISACG.COM	Nov 16 2022 04:53:00	Ally Financial, c/o AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ Email/Text: blegal@phfa.org	Nov 15 2022 23:57:00	Pennsylvania Housing Finance Agency Homeowner's Em, 211 North Front Street, P.O. Box 15206, Harrisburg, PA 17105-5206
cr	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Nov 15 2022 23:58:00	SELECT PORTFOLIO SERVICING, INC, PO Box 65250, Salt Lake City, UT 84165-0250
cr	+ Email/Text: SLSBKNotices@nationalbankruptcy.com	Nov 15 2022 23:57:00	Specialized Loan Servicing LLC, PO Box 9013, ADDISON, TX 75001-9013
cr	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Nov 15 2022 23:57:00	Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, CO 80129-2386
cr	+ Email/Text: SLSBKNotices@nationalbankruptcy.com	Nov 15 2022 23:57:00	Specialized Loan Servicing LLC, 14841 Dallas Parkway, Suite 425, Dallas, TX 75254-8067
14205915	EDI: GMACFS.COM	Nov 16 2022 04:53:00	Ally Financial, PO Box 130424, Roseville, MN 55113-0004
14198864	+ EDI: GMACFS.COM	Nov 16 2022 04:53:00	Ally Financial, P.O. Box 380901, Minneapolis, MN 55438-0901
14248374	EDI: AIS.COM	Nov 16 2022 04:53:00	American InfoSource LP as agent for, Verizon, PO Box 248838, Oklahoma City, OK 73124-8838
14198865	+ EDI: CAPITALONE.COM	Nov 16 2022 04:53:00	Capital One, P.O. Box 30281, Salt Lake City, UT 84130-0281
14210254	EDI: CAPITALONE.COM		

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		Nov 16 2022 04:53:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
14273271	+ Email/Text: kburkley@bernsteinlaw.com	Nov 15 2022 23:58:00	Duquesne Light Company, c/o Peter J. Ashcroft,, Bernstein-Burkley, P.C.,, 707 Grant St., Suite 2200, Gulf Tower,, Pittsburgh, PA 15219-1945
15318354	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Nov 15 2022 23:58:00	Federal Home Loan Mortgage Corporation, as Trustee, Serviced by Select Portfolio Servicing,, PO Box 65250, Salt Lake City, UT 84165-0250
14198867	EDI: IRS.COM	Nov 16 2022 04:53:00	Internal Revenue, Stop 8420G, P.O. Box 145595, Cincinnati, OH 45250
14198866	EDI: JPMORGANCHASE	Nov 16 2022 04:53:00	Chase Card, P.O. Box 15298, Wilmington, DE 19850
14238800	Email/Text: blegal@phfa.org	Nov 15 2022 23:57:00	PHFA/HEMAP, 211 NORTH FRONT ST, PO BOX 8029, HARRISBURG, PA 17105
14198869	Email/Text: Bankruptcy.Notices@pnc.com	Nov 15 2022 23:57:00	PNC Bank, P.O. Box 3180, Pittsburgh, PA 15230
14267935	EDI: PRA.COM	Nov 16 2022 04:53:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14212831	EDI: PENNDEPTREV	Nov 16 2022 04:53:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946
14212831	Email/Text: RVSVCBICNOTICE1@state.pa.us	Nov 15 2022 23:57:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946
15000859	+ Email/Text: bkelectronicnoticecourtmall@computershare.com	Nov 15 2022 23:57:00	Specialized Loan Servicing LLC, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720
14224284	+ Email/Text: ebnjts@grblaw.com	Nov 15 2022 23:57:00	Township of Hampton/Hampton Township SD, c/o Goehring Rutter & Boehm, 437 Grant Street, 14th Floor, Pittsburgh, PA 15219-6101
14198871	+ EDI: VERIZONCOMB.COM	Nov 16 2022 04:53:00	Verizon, 500 Technology Drive, Saint Charles, MO 63304-2225
14198872	+ EDI: VERIZONCOMB.COM	Nov 16 2022 04:53:00	Verizon Wireless/South, P.O. Box 26055, Minneapolis, MN 55426-0055
14198873	+ EDI: WFFC2	Nov 16 2022 04:53:00	Well Fargo Home Mortgage, P.O. Box 10335, Des Moines, IA 50306-0335
14235746	+ EDI: WFFC2	Nov 16 2022 04:53:00	Wells Fargo Bank NA,, Attention: Bankruptcy Department, MAC# D3347-014, 3476 Stateview Boulevard, Fort Mill, SC 29715-7203

TOTAL: 28

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Duquesne Light Company
cr		Federal Home Loan Mortgage Corporation, as Trustee
cr		Hampton Township School District
cr		PNC BANK, NA.
cr		Township of Hampton
cr		Wells Fargo Bank, N.A.
smg	*	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14216336	*+	Internal Revenue Service, 1000 Liberty Ave Room 711B, Pittsburgh, PA 15222-4107

TOTAL: 6 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 17, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 15, 2022 at the address(es) listed below:

Name	Email Address
Allison L. Carr	on behalf of Creditor Office of Attorney General Pennsylvania Department of Revenue acarr@attorneygeneral.gov
Andrew Kevin Pratt	on behalf of Debtor Thomas J. Hayes apratt@c-vlaw.com kmosur@c-vlaw.com;ssimmons@c-vlaw.com;jadam@c-vlaw.com;akpratt.ecf@outlook.com
Brian Nicholas	on behalf of Creditor Federal Home Loan Mortgage Corporation as Trustee for the benefit of the Freddie Mac Seasoned Loans Structured Transaction Trust, Series 2020-1 bnicholas@kmlawgroup.com
David Z. Valencik	on behalf of Debtor Thomas J. Hayes dvalencik@c-vlaw.com kmosur@c-vlaw.com;ssimmons@c-vlaw.com;jadam@c-vlaw.com;apratt@c-vlaw.com;mpeduto@c-vlaw.com;mlocke@c-vlaw.com
Donald R. Calaiaro	on behalf of Debtor Thomas J. Hayes dcalaiaro@c-vlaw.com kmosur@c-vlaw.com;ssimmons@c-vlaw.com;jadam@c-vlaw.com;apratt@c-vlaw.com;mpeduto@c-vlaw.com;mlocke@c-vlaw.com;eballa@c-vlaw.com
James P. Valecko	on behalf of Creditor PNC BANK NA. jvalecko@weltman.com, PitEcf@weltman.com
Jeffrey R. Hunt	on behalf of Creditor Township of Hampton jhunt@grblaw.com
Jeffrey R. Hunt	on behalf of Creditor Hampton Township School District jhunt@grblaw.com
Jonathan Etkowicz	on behalf of Creditor Federal Home Loan Mortgage Corporation as Trustee for the benefit of the Freddie Mac Seasoned Loans Structured Transaction Trust, Series 2020-1 jonathan.etkowicz@piblaw.com
Jonathan Etkowicz	on behalf of Creditor SELECT PORTFOLIO SERVICING INC jonathan.etkowicz@piblaw.com
Joseph P. Schalk	on behalf of Creditor Wells Fargo Bank N.A. jschalk@barley.com, sromig@barley.com
Kevin Scott Frankel	on behalf of Creditor Specialized Loan Servicing LLC pabk@logs.com logsecf@logs.com
Leon P. Haller	on behalf of Creditor Pennsylvania Housing Finance Agency Homeowner's Emergency Mortgage Assistance Program lhaller@pkh.com khousman@pkh.com;dmaurer@pkh.com;lrynard@pkh.com;mgutshall@pkh.com
Maria Miksich	on behalf of Creditor Federal Home Loan Mortgage Corporation as Trustee for the benefit of the Freddie Mac Seasoned Loans Structured Transaction Trust, Series 2020-1 mmiksich@kmlawgroup.com
Mario J. Hanyon	on behalf of Creditor Wells Fargo Bank N.A. wbecf@brockandscott.com, mario.hanyon@brockandscott.com

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Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Peter J. Ashcroft

on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com
ckutch@ecf.courtdrive.com;acarr@bernsteinlaw.com

Ronda J. Winnecour

cmecf@chapter13trusteedpa.com

Stephen Russell Franks

on behalf of Creditor PNC BANK NA. amps@manleydeas.com

TOTAL: 19